

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**VICTOR CLIFTON FOWLER and TONYA
ANN FOWLER**

S.S. Nos.: xxx-xx-5973 and xxx-xx-9043

Mailing Address: 2615 BEAVERTAIL DR, Hillsborough, NC 27278-

Case No. 10-80770

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 30, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: June 9, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/6/10

Lastname-SS#: Fowler-5973

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
				**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo		\$51,695	5.00	\$517	\$1,013.21	Mobile Home, Land and Escrow
	American General			5.00			Mobile Home and Land
	American General		\$200	5.00		\$3.92	1977 Harley IHD
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BB&T		\$12,154	5.00	\$122	\$238.22	2006 Chevrolet Trailblazer
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		\$129
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int.%
All Co-Sign Protect Debts (See*)		Payoff Amt
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	\$229	\$8,244

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,479** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.01** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

** = Co-sign protect on all debts so designated on the filed schedules.

*** = Greater of DMI x ACP or EAE. (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Duke Hospital Billing and Collections Post Office Box 3095 HBO-AR Durham, NC 27710-3095
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Durham Radiology Central Medical Park 2609 North Duke Street Ste 303 Durham, NC 27704
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	E Recovery Solutions 1650 Cambria Street, NE Christiansburg, VA 24073
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	AFNI-Bloom 404 Brock Drive Post Office Box 3517 Bloomington, IL 61702-3517	Enhanced Recovery Corporation Post Office Box 1967 Southgate, MI 48195-0967
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	American General Finance 3808 Guess Road Suite D Durham, NC 27705-1550	First Premier Bank Credit Card Department P.O. Box 5147 Sioux Falls, SD 57117-5519
Experian P.O. Box 2002 Allen, TX 75013-2002	BB&T PO Box 819 Wilson, NC 27894	GEMB/Lowe's Post Office Box 981416 El Paso, TX 79998-1416
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Citi Card** Post Office Box 6500 Sioux Falls, SD 57117-6500	Home Depot Credit Services*** Post Office Box 653000 Dallas, TX 75265-3000
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Citifinancial Post Office Box 6932 The Lakes, NV 88901	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	Interstate Credit Collections Post Office Box 3136 Winston Salem, NC 27102-3136

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380

NCO Financial Services **
PO Box 15630
Dept 99
Wilmington, DE 19850

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wells Fargo
Post Office Box 98751
Las Vegas, NV 89193-8751

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Wells Fargo Home Mortgage****
Post Office Box 14547
Des Moines, IA 50306-3547

Oral & Maxillofacial Surgery Center
2823 Roxboro Road
Durham, NC 27704

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

RCS Center Corporation**
PO Box 943
Brookfield, WI 53008-0943

Sprint**
Post Office Box 8077
London, KY 40742